Blakely, Sokoloff, Taylor & Zafman LLP (714) 557-3800
Title: Integrating Defined Contribution Accounts Into A Claim Payment
Processing System
1st Named Inventor: Craig P. Luftig
Express Mail No.: EV323394233 Docket No.: 6445P001
Sheet: 1 of 14 Employer-N  $\underline{114}_{N}$ : Employer-1  $\frac{II4}{}$ <sub>1</sub> Figure 1 Health Plan <u>100</u> Employer <u>122</u> Member 121 Network (e.g. Internet) Member-N <u>10</u> Insurance Broker <u>120</u> : : Member-1  $II0_1$ 102 Provider-1 128<sub>1</sub> Provider-N 128<sub>N</sub>

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Express Mail No.: EV323394233 Docket No.: 6445P001
Sheet: 2 of 14 (e.g. Internet) Network <u>901</u> Systems 202Processing 252 Plan Management System 222 232 242 S/W Module S/W Module Billing System S/W Module S/W Module 230 220 250 Def. cont. S/W Def. cont. S/W 240 Def. cont. S/W

Contribution Functionality Incorporating Defined Health Plan System 100 Membership Management System 212 Claim Processing System Accounting System S/W Module Def. cont. S/W Def. cont. S/W Def. cont. Def. Cont. Def. cont. Def. cont. Def. cont. 216 226 236 246 256 214 224 234 244 254

Express Mail No.: EV323394233 Docket No.: 6445P001 Sheet: 3 of 14 <u> 300</u> Create Defined Contrib. Admin. Information Application for a Plan 302 Link Defined Contrib. Information to the Plan 304 Create Defined Contrib. Allocation Rules Application for the Plan <u> 306</u> **Establish Allocation Rules** and Amounts for the Plan 308 Allow for the Display of Defined **Contribution Information** <u>310</u>

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Payment Processing System
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Title: Integrating Defined Contribution Accounts Into A Claim

Figure 3

Title: Integrating Defined Contribution Accounts Into A Claim Docket No.: 6445P001 Create HRA Administrative **Information Application** <u>400</u> for a Plan 402 Link HRA Information to the Plan <u>404</u> Create HRA Allocation **Rules Application** for the Plan 406 **Establish Allocation Rules** and Amounts for the Plan <u>408</u> Allow for the Display of HRA Information <u>410</u>

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Payment Processing System
1st Named Inventor: Craig P. Luftig Express Mail No.: EV323394233

Sheet: 4 of 14

Figure 4

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Payment Processing System
1st Named Inventor: Craig P. Luftig

Express Mail No.: EV323394233 Sheet: 5 of 14

Docket No.: 6445P001

*500* 

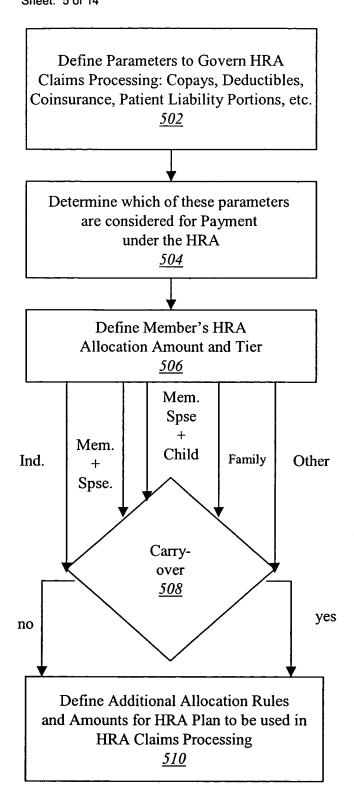
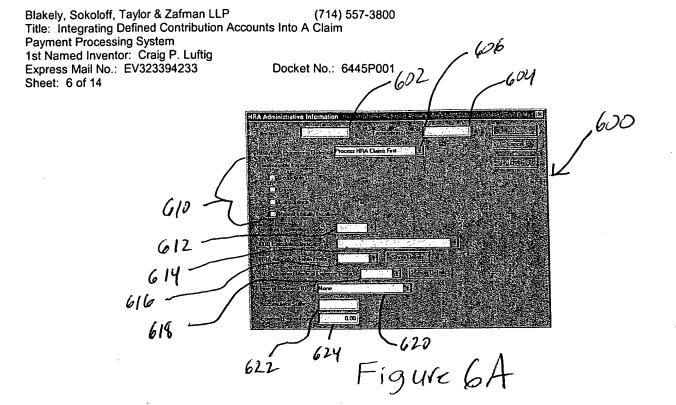


Figure 5



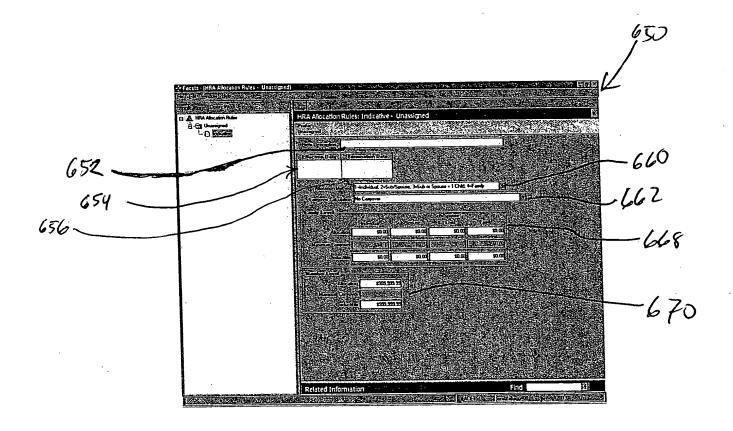


Figure 6B

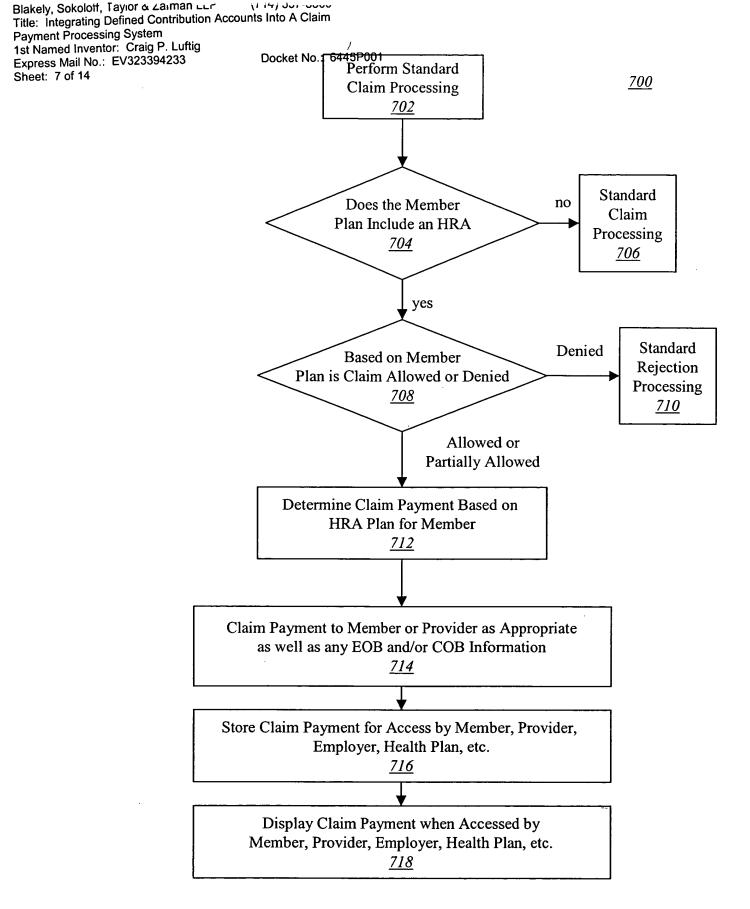


Figure 7

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Payment Processing System
1st Named Inventor: Craig P. Luftig
Express Mail No.: EV323394233

Sheet: 8 of 14

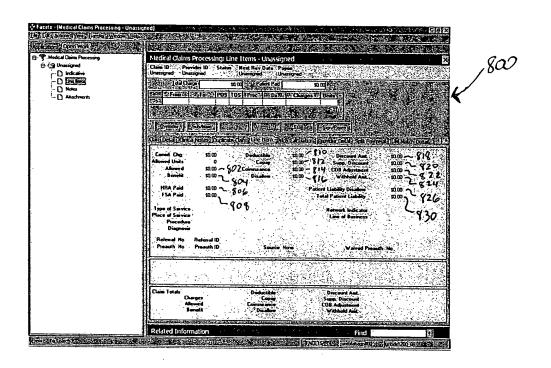


Figure 8

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Title: Integrating Defined Contribution Accounts Into A Claim
Payment Processing System
1st Named Inventor: Craig P. Luftig

Express Mail No.: EV323394233

Sheet: 9 of 14

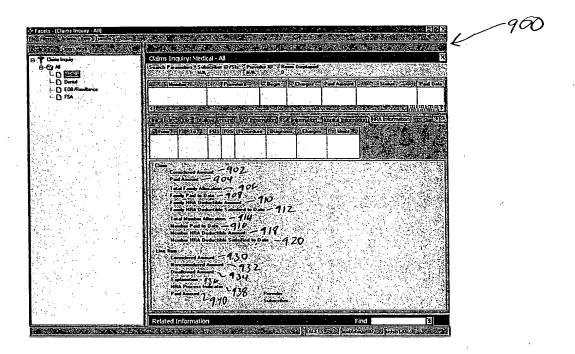


Figure 9

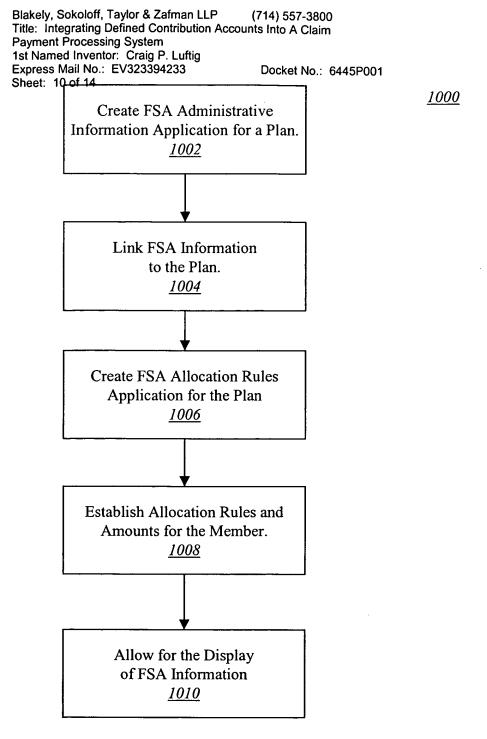


Figure 10

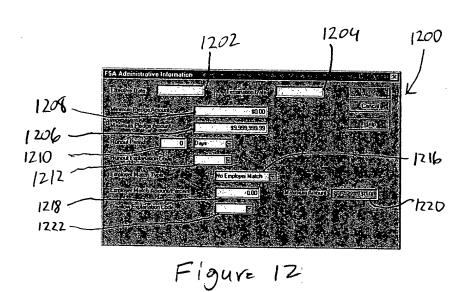
Blakely, Sokoloff, Taylor & Zafman LLP (714) 557-3800 Title: Integrating Defined Contribution Accounts Into A Claim Payment **Processing System** 1st Named Inventor: Craig P. Luftig Express Mail No.: EV323394233 Docket No.: 6445P001 Sheet: 11 of 14 1100 Define Parameters to Govern FSA Claim Processing: Health Care and/or Dependant Care Account; Maximum and Minimum Contributions; Run-out Days; Service Eligibility, etc. <u>1102</u> Define Member's FSA Allocation Amount and Claim Submission Method <u>1104</u> Define Additional Allocation Rules for FSA Plan to be used in FSA Claims Processing 1106

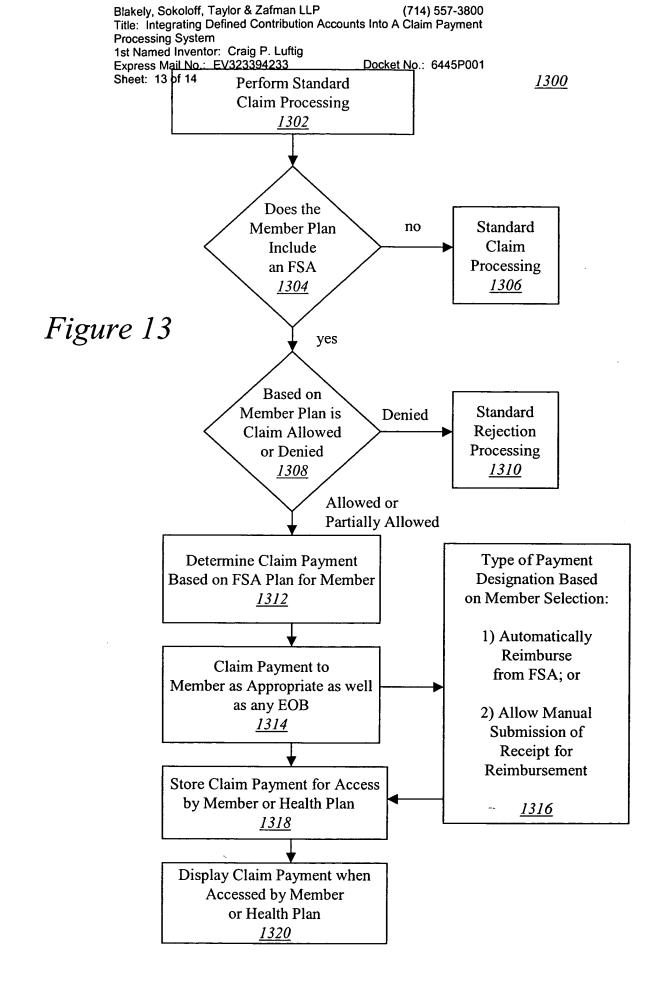
Figure 11

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Sheet: 12 of 14





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1st Named Inventor: Craig P. Luftig Express Mail No.: EV323394233

Sheet: 14 of 14

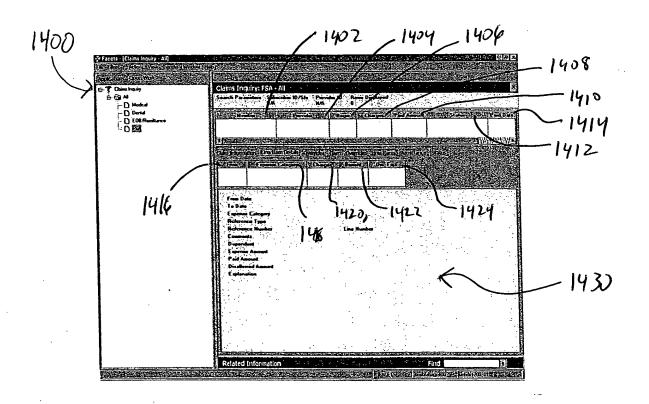


Figure 14